Certificate Number: 03088-PAM-DE-033802557

Bankruptcy Case Number: 19-04194



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 8, 2019</u>, at <u>4:16</u> o'clock <u>PM CST</u>, <u>Erin Ball</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: December 8, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor